

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Scott Halpern
Debtor

Case No. 15-02647-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Feb 03, 2021

User: AutoDocket
Form ID: 3180W

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Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2021:

Recip ID	Recipient Name and Address
db	#+ Scott Halpern, 2650 Woodruff Lane, Stroudsburg, PA 18360-7525
4662258	+ Aes/pheaa, 1200 N. 7th Street 4th Floor, Harrisburg, PA 17102-1419
4662257	+ Bradley Warren Weidenbaum, PO Box 721, Brodheadsவில், PA 18322-0721
4814510	+ CAPITOL ONE HOME LOANS, LLC, 12800 FOSTER ST., OVERLAND PARK, KS 66213-2623
4662262	Citi, PO Box 62473, Sioux Falls, SD 57117-6243
4662256	+ Halpern Scott, 2650 Woodruff Lane, Stroudsburg, PA 18360-7525
4708962	+ MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
4662264	+ Midland Mtg/midfirst, Po Box 268959, Oklahoma City, OK 73126-8959
4677017	+ PHEAA, PO Box 8147, Harrisburg PA 17105-8147
4662265	Pennsylvania Department Of Revenue, Bureau Of Compliance Lien Section, PO Box 280948, Harrisburg, PA 17128-0948
4662266	+ Powell Inc, 1 Fisher Street, Halifax, PA 17032-8845
4662268	U S Dept Of Ed/gsl/atll, Po Box 4222, Iowa City, IA 52244

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Feb 04 2021 01:28:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
4686336	EDI: GMACFS.COM	Feb 04 2021 01:28:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
4662259	+ EDI: GMACFS.COM	Feb 04 2021 01:28:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
4697036	EDI: BECKLEE.COM	Feb 04 2021 01:28:00	American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4662260	+ EDI: AMEREXPR.COM	Feb 04 2021 01:28:00	Amex, P.o. Box 981537, El Paso, TX 79998-1537
4662261	+ Email/Text: notices@burt-law.com	Feb 03 2021 20:11:00	Burton Neil & Associates, P.C., Brit J. Suttell, Esq., 1060 Andrew Drive Suite 170, West Chester, PA 19380-5601
4662263	+ EDI: CITICORP.COM	Feb 04 2021 01:29:00	Citi Bank, N.A., 1000 Technology Drive, O'Fallon, MO 63368-2222
4868695	EDI: ECMC.COM	Feb 04 2021 01:28:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
4868696	EDI: ECMC.COM	Feb 04 2021 01:28:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
4708962	+ EDI: AISMIDFIRST	Feb 04 2021 01:28:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
4662264	+ EDI: AISMIDFIRST	Feb 04 2021 01:28:00	Midland Mtg/midfirst, Po Box 268959, Oklahoma

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			City, OK 73126-8959
4945953	EDI: PRA.COM	Feb 04 2021 01:28:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4945954	EDI: PRA.COM	Feb 04 2021 01:28:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4715133	EDI: PRA.COM	Feb 04 2021 01:28:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4672766	EDI: PENNDEPTREV	Feb 04 2021 01:28:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
4672766	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 03 2021 20:11:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
4662267	+ EDI: CITICORP.COM	Feb 04 2021 01:29:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
4725007	EDI: ECMC.COM	Feb 04 2021 01:28:00	U.S. Department of Education, PO Box 16448, St. Paul, MN 55116-0448
4662269	+ EDI: WFFC.COM	Feb 04 2021 01:28:00	Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
4713785	+ EDI: WFFC.COM	Feb 04 2021 01:28:00	Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001
TOTAL: 20			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Ally Financial Inc., P.O. Box 130424, Roseville, MN 55113-0004
4705689	*	American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4725008	*	U.S. Department of Education, PO Box 16448, St. Paul, MN 55116-0448

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2021 at the address(es) listed below:

Name	Email Address
Bradley Warren Weidenbaum	

District/off: 0314-5
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on behalf of Debtor 1 Scott Halpern weidenbaumlaw@gmail.com G25181@notify.cincompass.com

Charles J DeHart, III (Trustee)
TWecf@pamd13trustee.com

ECMC
djwilcoxson@ecmc.org

James Warmbrodt
on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com

Joshua I Goldman
on behalf of Creditor MidFirst Bank josh.goldman@padgettlawgroup.com
kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com

Regina Cohen
on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com ksweeney@lavin-law.com

Thomas I Puleo
on behalf of Creditor MidFirst Bank tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com

United States Trustee
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1

Scott Halpern

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4511

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:15-bk-02647-RNO

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott Halpern

2/3/21**By the court:** Robert N. Opel II
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.